

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph E Stahurski
Debtor

Case No. 19-00120-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 21, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph E Stahurski, 95 Country Club Estates, 65 Floral Drive 1, Thornhurst, PA 18424-7996
cr	+ LoanCare, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
5149329	Loancare Servicing Center, 3673 Sentara Way STE 303, Virginia Beach VA, 23452
5174440	+ Mid America Mortgage, Inc., LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5151271	+ Mid America Mortgage, Inc., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5149335	Nationwide, 1000 Aldeman Drive, Alpharetta GA 30005-4101
5149334	Nationwide, PO Box 13958, Philadelphia PA 19101-3958
5149337	+ Nationwide Bank, 1000 Yard Street, Granview Heights OH 43212-3905
5455106	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5157128	+ UNIFUND CCR, LLC, TSAROUHIS LAW GROUP, 21 SOUTH 9TH STREET, ALLENTOWN, PA 18102-4861

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 21 2022 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5169623	EDI: ATLASACQU	Oct 21 2022 22:48:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5149324	+ EDI: CAPITALONE.COM	Oct 21 2022 22:48:00	Capital One, 10700 Capital One Way, Richmond, VA 23060-9243
5154979	EDI: CAPITALONE.COM	Oct 21 2022 22:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5174471	+ EDI: CITICORP.COM	Oct 21 2022 22:48:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5149325	+ EDI: CCS.COM	Oct 21 2022 22:48:00	Credit Collection Service, PO Box 607, Norwood MA 02062-0607
5149326	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 21 2022 18:53:53	Credit One Bank, PO Box 98872, Las Vegas NV 89193-8872
5149327	EDI: DISCOVER.COM	Oct 21 2022 22:48:00	Discover, PO Box 15316, Wilmington DE 19850
5171188	EDI: DIRECTV.COM	Oct 21 2022 22:48:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5151088	EDI: DISCOVER.COM	Oct 21 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5149328	+ EDI: PHINGENESIS	Oct 21 2022 22:48:00	Kay Jewelers, PO Box 4485, Beaverton, OR 97076-4485
5149332	+ Email/PDF: resurgentbknotifications@resurgent.com		

5149331	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2022 18:54:01	LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville SC 29602-1269
5149330	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2022 18:53:54	LVNV Funding, PO Box 1269, Greenville SC 29602-1269
5156989	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2022 18:53:55	LVNV Funding, PO Box 10497, Greenville SC 29603-0497
5455867	+ Email/Text: LC-Bankruptcy-RF@loanCare.net	Oct 21 2022 18:53:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5455866	+ Email/Text: LC-Bankruptcy-RF@loanCare.net	Oct 21 2022 18:47:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5155055	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 21 2022 18:47:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5149333	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 21 2022 18:54:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5300816	Email/Text: bankruptcy@midamericanamortgage.com	Oct 21 2022 18:53:53	Merrick Bank, 10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977
5453628	Email/Text: bankruptcy@midamericanamortgage.com	Oct 21 2022 18:47:00	Mid America Mortgage, Inc., PO Box 2229, Addison, TX 75001-2229, Mid America Mortgage, Inc., PO Box 2229, Addison, TX 75001-2229
5300815	Email/Text: bankruptcy@midamericanamortgage.com	Oct 21 2022 18:47:00	Mid America Mortgage, Inc., PO Box 2229, Addison, Texas 75001-2229
5149336	^ MEBN	Oct 21 2022 18:47:00	Nationwide Bank, 1 Nationwide Plaza, Columbus OH 43215-2220
5149338	+ EDI: AGFINANCE.COM	Oct 21 2022 22:48:00	One Main, PO Box 1010, Evansville, IN 47706-1010
5157799	+ EDI: AGFINANCE.COM	Oct 21 2022 22:48:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5247754	EDI: PRA.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5247755	EDI: PRA.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5149339	+ Email/Text: bankruptcypgl@plaingreenloans.com	Oct 21 2022 18:48:00	Plain Green, 93 Mack Road, Suite 600, PO Box 270, Box Elder MT 59521-0270
5149340	Email/Text: bankruptcy@sequium.com	Oct 21 2022 18:47:00	Sequium Asset Solutions, 1130 Northchase Pkwy SE, Suite 150, Marietta, GA 30067
5149341	EDI: RMSC.COM	Oct 21 2022 22:48:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5149342	EDI: CITICORP.COM	Oct 21 2022 22:48:00	The Home Depot CBNA, PO Box 6497, Sioux Falls SD 57117-6497
5149343	+ EDI: WFFC2	Oct 21 2022 22:48:00	Wells Fargo, P.O Box 1697, Winterville, NC 28590-1697
5166190	+ EDI: WFFC2	Oct 21 2022 22:48:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5166334		Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 2760
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5302779	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5302780	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Alexandra Teresa Garcia	on behalf of Creditor Mid America Mortgage Inc. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian C Nicholas	on behalf of Creditor Mid America Mortgage Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Daniel Philip Jones	on behalf of Creditor LoanCare LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Francis Thomas Tarlecki	on behalf of Creditor Mid America Mortgage Inc. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
John Fisher	on behalf of Debtor 1 Joseph E Stahurski johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Marisa Myers Cohen	on behalf of Creditor Mid America Mortgage Inc. ecfmail@mwc-law.com
Steven K Eisenberg	on behalf of Creditor LoanCare LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Joseph E Stahurski	Social Security number or ITIN xxx-xx-8973
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:19-bk-00120-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph E Stahurski

By the
court:

10/21/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.